TOGETHER with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or appertaining, including all heating, plumbing and electrical fixtures, and any other equipment or fixtures now or hereafter attached, connected or fixed in any meaner. It being the intention of the parties hereto that all such fixtures and equipment, other than household furniture, be considered a part of the realty.

TO HAVE AND TO HOLD all and singular the said premises unto the Mortgagee, its successors and assigns forever,

The Mortgagor represents and warrants that said Mortgagor is seized of the above described premises in fee aimple absolute; that the above described premises are free and clear of all liens or other encumbrance; that the Mortgagor is lawfully empowered to convey or encumber the same; and that the Mortgagor will forever defend the said premises unto the Mortgager, its successors and assigns, from and against the Mortgagor and every person whomsoever lawfully claiming or to claim the same or any part thereof.

The Morigagor covenants and agrees as follows:

- That the Mortgagor will promptly pay the principal and interest on the indebtedness evidenced by said promissory note at the times and in the manner therein provided.
- 2. That this mortgage will secure the Mortgagee for any additional sums which may be advanced hereafter, at the option of the Mortgagee, for the payment of taxes, or public assessments, hazard insurance premiums, repairs or other such purposes pursuant to the provisions of this mortgage, and also for any loans or advances that may hereafter be made by the Mortgagee to the Mortgagor under the authority of Sec. 45-55, 1982 Code of laws of South Carolina, as amended, or similar statutes; and is sums so advanced shall beer interest at the same rate as that provided in said note and shall be payable at the demand of the Mortgagee, unless otherwise provided in writing.
- 3. That Mortgagor will keep the improvements on the mortgaged premises, whether now existing or hereafter to be erected, insured against loss by fire, windstorm and other hearns in a sum not less than the balance due hereunder at any time and in a company or companies acceptable to the Mortgagee, and Mortgagor does hereby assign the policy or policies time and in a company or companies acceptable to the Mortgagee, and Mortgagor does hereby assign the policy or policies of insurance to the Mortgagee; and in the event of loss, Mortgagor will give immediate notice thereof to the Mortgagee by clauses in favor of the Mortgagor at any time fail to keep said premises insured or fail to pay the engineer may cause such improvements to be insurance, then the Mortgagor and reimburse sitself for the cost of such insurance, with interest as hereinabove provided.
- 4. That the Mortgagor will keep all improvements upon the mortgaged premises in good repair, and should Mortgagor fail to do so, the Mortgagee may, at its option, enter upon said premises and make whatever repairs are necessary and charge the expenses for such repairs to the mortgage debt and collect the same under this mortgage, with interest as hereinabove provided.
- 5. That the Mortgagee may at any time require the issuance and maintenance of insurance upon the life of any person obligated under the indebtedness secured hereby in a sum sufficient to pay the mortgage debt, with the Mortgagee as beneficiary, and if the premiums are not otherwise paid, the Mortgagee may pay said premiums and any amount so paid shall become a part of the mortgage debt.
- 6. That Mortgagor agrees to pay all taxes and other public assessments levied against the mortgaged premises on or fore the due dates thereof and to exhibit the receipts therefor at the offices of the Mortgagoe Immediately upon payment, should the Mortgagoe Tail to pay such taxes and assessments when the same shall fail due, the Mortgagoe may at its oping the same and charge the amounts so paid to the mortgage debt and collect the same under this mortgage, with interest above provided.
- 7. That if this mortgage secures a "construction loan", the Mortgagor agrees that the principal amount of the indebtedness hereby secured shall be distursed to the Mortgagor in periodic payments, as construction progresses, in accordance with the terms and conditions of a Construction Loan Agreement which is separately executed but is made a part of this mortgage and incorporated herein by reference.
- 8. That the Mortgagor will not further encumber the premises above described, nor alienate said premises by way of mortgage or deed of conveyance without the prior consent of the Mortgage, and should the Mortgagor so encumber or alienate auch premises, the Mortgagor may all its option, declare the Indebtedness hereby secured to be immediately due and payable and may institute any proceedings necessary to collect said indebtedness.
- and payable and may institute any proceedings necessary to collect said indebtedness.

 9. That the Mortgagor hereby assigns to the Mortgages, its successors and assigns, all the rents, issues, and profits acruing from the mortgaged premises, retaining the right to collect the same so long as the debt hereby secured is not in arresing from the mortgaged premises, retaining the right to collect the same so long as the debt hereby secured is not in arresing the same to the same profits and the proceedings also were the mortgaged premises, if they shall be occupied by a tenant or tenants, and collect said rents and profits and apply the same to the indebtedness hereby secured, without lability to account for anything more than the rents and profits and apply the same to the indebtedness hereby secured, without lability to account for anything more than the rents and profits and apply the same to the indebtedness hereby secured, without lability to account for anything more than the rents and profits and payments direct to the Mortgages, without liability to the Mortgages, to make all rents and profits, and the mortgage that the occupied the Mortgages of the Court of Common Pleas who shall be the Mortgages may apply to the Judge of the Court of Common Pleas who shall be treated to presiding in the county aforesaid for the applying said rents, after paying the cost of collection, to the mortgage debt without liability to account for anything more than the rents and profits actually collected.
- out liability to account for anything more than the rents and profits actually collected.

 10. That if the indebtedness accured by this mortgage be guaranteed or insured by mortgage guaranty insurance, the Mortgage ages to pay to the Mortgage, on the first day of such month until the note secured hereby is fully paid, the Mortgages green to pay to the Mortgage, on the first day of such month until the note secured hereby is fully paid, the Mortgages green to the such as the such as